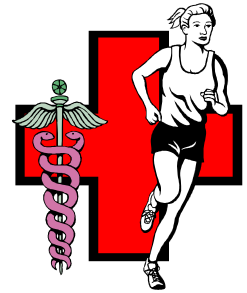




# HEALTH MATTERS



## A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

November 30 Balance	\$1,277,722		Dec 31, 2008 Balance	\$1,060,854
Total Revenues	\$37,907		Jan - Dec Revenues	\$8,264,155
Employer Premiums			Jan - Dec Expenses	\$8,842,475
Employee Premiums			Dec 31, 2009 Balance	\$482,534
Other Revenues	37,907			
Total Expenses	\$833,095		YTD Gain/(Loss)	\$(578,320)
Week 1 Claims	157,636			
Week 2 Claims	202,452			
Week 3 Claims	171,259			
Week 4 Claims	77,724			
Rx Claims	138,010			
Other Expenses	86,014			
Monthly Gain/(Loss)	\$(795,188)			
December 31 Balance	\$482,534			

### 2009 in Review

Our plan paid \$7,832,017 in claims in 2009, a 13.8% increase from 2008 (nearly double the 7% increase we had budgeted for). The largest dollar increase was in medical claims, the largest percentage increase in prescription drugs. We hope that 2009 was an anomaly, and that 2010 will be better, but we each have to do our part by making smart lifestyle decisions and using health care resources wisely.

	<u>2009</u>	<u>2008</u>	<u>\$ Increase</u>	<u>% Increase</u>
Medical	5,936,015	5,198,214	737,801	14.2%
Rx	1,389,724	1,206,862	182,862	15.2%
Dental	<u>506,278</u>	<u>475,509</u>	<u>30,769</u>	<u>6.5%</u>
TOTAL	7,832,017	6,880,585	951,432	13.8%

### 2010 Notes

Participation in flex accounts continues to grow rapidly. In 2009, employees contributed \$446,424, tax-free, to medical and dependent care flex accounts. In 2010, contributions have grown to \$506,272, an increase of more than 13%. Employees with flex accounts will share *more than \$165,000* in tax savings this year.

The health plan has been amended slightly for 2010; a list of changes was included in your open enrollment packet last November. We will inform you if and when additional changes are approved. Copies of the revised plan document are available online at the BAS website ([www.benadmsys.com](http://www.benadmsys.com)) or the City website ([www.carmel.in.gov](http://www.carmel.in.gov)). You can get a paper copy of the plan document at any time from Human Resources. If you have questions about your coverage, contact BAS at the number listed on your ID card (800-523-0582).

## Someone Needs Your Blood

Every two seconds someone in the United States needs a blood transfusion; one pint of blood can help save up to three lives. However, we constantly experience blood shortages because only an estimated 5% of the eligible population donates and currently there is no substitute available.

Indiana Blood Center is a vital link in Indiana's health care infrastructure, supplying more than 550 units of blood to more than 60 Indiana hospitals every day. The nonprofit community service organization was founded in 1952 to provide a continuous, safe and adequate supply of blood products and testing services. Facilities are located at:

### Carmel

726 Adams Street, Suite 150  
Carmel, IN 46032  
(317) 844-0313

### Fishers

7458 E. Fishers Station Dr.  
Fishers, IN 46038  
(317) 576-9680

### Indianapolis Downtown

3450 North Meridian Street  
Indianapolis, IN 46208  
(317) 916-5150

### Indianapolis East

10537 East Washington St., 9A  
Indianapolis, IN 46229  
(317) 895-8232

### Indianapolis South

8725 South U.S. 31  
Indianapolis, IN 46227  
(317) 888-5017

### Avon

7655 US Highway 36  
Avon, IN 46123  
(317) 272-7319

## **Who can donate blood?**

Individuals who want to donate whole blood or specific blood components (plasma, platelets, red cells or white cells) must:

- Be at least 16 years of age (donors under the age of 17 may donate whole blood only, and must have a signed Indiana Blood Center Parental/Guardian Consent Form)
- Weigh at least 110 pounds
- Pass a brief mini-physical and medical history review
- Follow normal eating and hydration patterns before donating

## **What's your type?**

Blood types are determined by the presence or absence of certain antigens - substances that can trigger an immune response if they are foreign to the body. Since some antigens can trigger a patient's immune system to attack the transfused blood, safe blood transfusions depend on careful blood typing and cross-matching. There are four general blood types: A, B, AB and O. In addition to the A and B antigens, there is a third antigen called the Rh factor, which can be either present (+) or absent (-).

**Group A** - has only the A antigen on red cells (and B antibody in the plasma)

**Group B** - has only the B antigen on red cells (and A antibody in the plasma)

**Group AB** - has both A and B antigens on red cells (but neither A nor B antibody in the plasma)

**Group O** - has neither A nor B antigens on red cells (but both A and B antibody are in the plasma)

The universal red cell donor has Type O negative blood type. The universal plasma donor has Type AB positive blood type. To donate blood, it is not necessary to know your blood type. Typing blood is part of the testing and processing done at Indiana Blood Center.

For more information about blood donation, go to [www.indianablood.org](http://www.indianablood.org) or [www.redcrossblood.org](http://www.redcrossblood.org).